

B22C (Official Form 22C) (Chapter 13) (01/08) UNITED STATES BANKRUPTCY COURT - EASTERN DISTRICT OF CALIFORNIA Page 1

According to the celestricity of this reality of the ACTIONNIA. The applicable commitment period is 3 years.
The applicable commitment period is 5 years. Disposable income is determined under § 1325(b)(3) Disposable income is not determined under § 1325(b)(3)

CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

	Part I. REPORT C	OF INCOME	and the same			
	Marital/filing status. Check the box that applies and complet a. Unmarried. Complete only Column A ("Debtor's Ir		statement as d	irected.		
1	b. 🗹 Married. Complete both Column A ("Debtor's Income") and Column B (Spouse's Income) for Lines 2-10.					
	All figures must reflect average monthly income received from six calendar months prior to filing the bankruptcy case, ending before the filing. If the amount of monthly income varied durin divide the six-month total by six, and enter the result on the approximately six.	g on the last day of the month ng the six months, you must	Column A Debtor's Income	Column B Spouse's Income		
2	Gross wages, salary, tips, bonuses, overtime, commission	ons.	\$1,250.00	\$2,100.00		
3	Income from the operation of a business, profession or falline a and enter the difference in the appropriate column(s) of than one business, profession or farm, enter aggregate number attachment. Do not enter a number less than zero. Do not incompenses entered on Line b as a deduction in Part IV.	f Line 3. If you operate more ers and provide details on an				
	a. Gross Receipts	\$ 0.00	1			
	b. Ordinary and necessary business expenses	\$ 0.00				
**	c. Business income	Subtract Line b from Line a	\$0.00	\$0.00		
4	Rent and other real property income. Subtract Line b from in the appropriate column(s) of Line 4. Do not enter a numbinclude any part of the operating expenses entered on Line. a. Gross Receipts b. Ordinary and necessary operating expenses c. Rent and other real property income	er less than zero. Do not	\$0.00	\$0.00		
14	, talk and the populy mount					
5	Interest, dividends, and royalties.		\$0.00	\$0.00		
6	Pension and retirement income.		\$0.00	\$0.00		
7	Any amounts paid by another person or entity, on a regul expenses of the debtor or the debtor's dependents, inclu that purpose. Do not include alimony or separate maintenan by the debtor's spouse.	ding child support paid for	\$0.00	\$0.00		

8	Unemployment compensation. Enter the ame However, if you contend that unemployment co was a benefit under the Social Security Act, do Column A or B, but instead state the amount in				
	Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$	Spouse \$	\$	\$
9	Income from all other sources. Specify sources on a separate page. Total and enter or maintenance payments paid by your spouse or separate maintenance. Do not include an Act or payments received as a victim of a war of international or domestic terrorism.	n Line 9. Do not includ e, but include all othe ly benefits received und	le alimony or separate r payments of alimony ler the Social Security		
	a.	\$		\$0.00	\$0.00
10	Subtotal. Add Lines 2 thru 9 in Column A, and in Column B. Enter the total(s).	, if Column B is comple	eted, add Lines 2 thru 9	\$1,250.00	\$2,100.00
111	Total. If Column B has been completed, add Li enter the total. If Column B has not been comp A.			\$ 3,350.00	
	Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD				
12	Enter the amount from Line 11.				\$ 3,350.00
13	Marital adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.				
	\$ s				\$0.00
	Total and enter on Line 13.				
14	Subtract Line 13 from Line 12 and enter the result.				
15	Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 and enter the result.				
16	Applicable median family income. Enter the median family income for applicable state and household size. (This information is available by family size at www.usdoj.gov/ust or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: CA b. Enter debtor's household size: 3				\$ 70,684.00
17	Application of § 1325(b)(4). Check the applicable box and proceed as directed. ☑ The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement. ☐ The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement.				

		Part III. APPLICATION	OF § 1325(b)(3) FO	R DETERMINING DISPOS	SABLE INCOME		
18	Ente	r the amount from Line 11.					\$	3,350.00
19	Marital adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 the tota of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expense of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.				ousehold expenses the Column B other than the necessary, list			
	a.				\$		\$	0.00
	Total	and enter on Line 19.						
20	Curr	ent monthly income for § 132	25(b)(3). Subtract	Line	19 from Line 18 and enter the	result.	\$	3,350.00
21		ualized current monthly incond enter the result.	me for § 1325(b)	(3).	Multiply the amount from Line	20 by the number	\$	40,200.00
22	Appl	icable median family income	e. Enter the amour	nt fror	m Line 16		\$	70,684.00
	Appl	ication of § 1325(b)(3). Check	the applicable box an	d proc	eed as directed.			
23		The amount on Line 21 is module 325(b)(3)" at the top of page 1 of thi					ermi	ned under §
e de la companya de l		The amount on Line 21 is not under § 1325(b)(3)" at the top of page						
		Part IV. CA	LCULATION C	F DI	EDUCTIONS FROM INCO	ME		
1 marks 1 m		Subpart A: Deduct	ions under Stan	dards	s of the Internal Revenue Se	rvice (IRS)		
24A	misc Expe	onal Standards: food, appare ellaneous. Enter in Line 24A to nses for the applicable househoof the bankruptcy court.)	he "Total" amount	from	IRS National Standards for Al	lowable Living	\$	
248	Out-o Out-o www your hous the n unde mem	onal Standards: health care. In proceed Health Care for personal Procedure Health Care for personal Care for personal Procedure Health Care for personal Care for the clerical Health Care for personal Health Care for the clerical Health Care for the care for personal Care for pe	ons under 65 years of ag k of the bankrupto ears of age, and e or older. (The tota tiply Line a1 by Line c1. Multiply Line c2 result in Line c2	e of a e or o y cou nter in al num ne b1 e a2 b	ge, and in Line a2 the IRS Natiolder. (This information is avail rt.) Enter in Line b1 the number Line b2 the number of members of household members mit o obtain a total amount for household me total amount and y Line b2 to obtain a total amount.	onal Standards for able at or of members of ers of your ust be the same as ousehold members ount for household		
	Но	usehold members under 65 y	ears of age	Ηοι	ısehold members 65 years o	f age or older		
	a1.	Allowance per member		a2.	Allowance per member			
	b1.	Number of members		b2.	Number of members			
	c1.	Subtotal		c2.	Subtotal		\$	
25A	and l	I Standards: housing and uti Utilities Standards; non-mortga mation is available at www.usd	ge expenses for the	ne app	olicable county and household		\$	

25B	the IRS informatorial	Standards: housing and utilities; mortgage/rent expense Housing and Utilities Standards; mortgage/rent expensation is available at www.usdoj.gov/ust/ or from the cler the Average Monthly Payments for any debts secured from Line a and enter the result in Line 25B. Do not enter the IRS Housing and Utilities Standards; mortgage/rent expense Average Monthly Payment for any debts secured by home, if	se for your county and house it of the bankruptcy court); e by your home, as stated in L	ehold size (this nter on Line b the ine 47; subtract	
	C.	any, as stated in Line 47. Net mortgage/rental expense	Subtract Line b from Line a		\$
26	and 259 Utilities	Standards: housing and utilities; adjustment. If you B does not accurately compute the allowance to which Standards, enter any additional amount to which you r contention in the space below:	n you are entitled under the	IRS Housing and	\$
	an expe	Standards: transportation; vehicle operation/public ense allowance in this category regardless of whether yeardless of whether you use public transportation.			
27A	are incl If you contrained Transport Local S Statistic	the number of vehicles for which you pay the operating uded as a contribution to your household expenses in Linecked 0, enter on Line 27A the "Public Transportation or tation. If you checked 1 or 2 or more, enter on Line 27 tandards: Transportation for the applicable number of veal Area or Census Region. (These amounts are available kruptcy court.)	ine 7. U 0 U 1 U amount from IRS Local Sta A the "Operating Costs" am hehicles in the applicable Me	l 2 or more. Indards: ount from IRS tropolitan	\$
27B	Local Standards: transportation: additional public transportation expense. If you pay the operating				\$
28	which y than tw I 1 Enter, ii (availat Average	Standards: transportation ownership/lease expense /ou claim an ownership/lease expense. (You may not o vehicles.) 2 or more. Line a below, the "Ownership Costs" for "One Car" from the at www.usdoj.gov/ust/ or from the clerk of the banking Monthly Payments for any debts secured by Vehicle 1 and enter the result in Line 28. Do not enter an amount IRS Transportation Standards, Ownership Costs Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47. Net ownership/lease expense for Vehicle 1	om the IRS Local Standards: uptcy court); enter in Line bit, as stated in Line 47; subtra	Transportation the total of the	\$

29	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 28. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. Do not enter an amount less than zero. IRS Transportation Standards, Ownership Costs \$ b. Average Monthly Payment for any debts secured by Vehicle 2, \$ as stated in Line 47 Subtract Line b from Line a	\$			
30	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes. social security taxes. and Medicare taxes. Do not include real estate or sales taxes.	\$			
31	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.	\$			
32	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.	\$			
33	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 49.	\$			
34	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.				
35	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare—such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.				
36	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. Do not include payments for health insurance or health savings accounts listed in Line 39.	\$			
37	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service— such as pagers, call waiting, caller id, special long distance, or internet service—to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.				
38	Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37.	\$			
	Subpart B: Additional Living Expense Deductions				
L	Note: Do not include any expenses that you have listed in Lines 24-37				
	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.				
39	a. Health Insurance \$ b. Disability Insurance \$ c. Health Savings Account \$				
	Total and enter on Line 39				
	If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below: \$				

40	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Do not include payments listed in Line 34.				
41	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.				
42	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.	\$			
43	Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.	\$			
44	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.	\$			
45	Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). Do not include any amount in excess of 15% of your gross monthly income.	\$			
46	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 39 through 45.	\$			
	Subpart C: Deductions for Debt Payment	-			
47	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 47.				
	Name of Creditor Property Securing the Debt Average Monthly Payment Or include taxes or insurance? a. \$ □ yes □ no				
:	Total: Add Lines a, b and c	\$			
48	Other payments on secured claims. If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.				
	Name of Creditor Property Securing the Debt 1/60th of the Cure Amount	\$			
49	Total: Add Lines a, b and c Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 33.	\$			

	Count	ng administrative expense.			
	a.	Projected average monthly Chapter 13 plan payment.	\$	\neg	
0 .	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	×		
	C.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and	b \$	
1	Total	Deductions for Debt Payment. Enter the total of Lines 47 through 50.		\$	
	1.22	Subpart D: Total Deductions from	Income		
2	Total	of all deductions from income. Enter the total of Lines 38, 46, ar	nd 51.	\$	
		Part V. DETERMINATION OF DISPOSABLE INCO	ME UNDER § 1325(b)(2		dian .
3	Total	current monthly income. Enter the amount from Line 20.		\$	
4.	disabi	ort income. Enter the monthly average of any child support pality payments for a dependent child, reported in Part I, that you recenture law, to the extent reasonably necessary to be expended for	eived in accordance with appl		
5	from v	fied retirement deductions. Enter the monthly total of (a) all all wages as contributions for qualified retirement plans, as specified ments of loans from retirement plans, as specified in § 362(b)(19).			
5	Total	of all deductions allowed under § 707(b)(2). Enter the amount from	om Line 52.	\$	
7	for whin line total in must	ction for special circumstances. If there are special circumstances there is no reasonable alternative, describe the special circumstances a-c below. If necessary, list additional entries on a separate page Line 57. You must provide your case trustee with document provide a detailed explanation of the special circumstances and reasonable.	stances and the resulting exp e. Total the expenses and ent ation of these expenses an	enses er the d you	
		Nature of special circumstances	Amount of expense		
	a.		\$		
i l			Total: Add Lines a, b, and c	\$	
<i>5.11</i>		adjustments to determine disposable income. Add the amount the result.	ts on Lines 54, 55, 56, and 5	7 and \$	
9.	Month	nly Disposable Income Under § 1325(b)(2). Subtract Line 58 from	Line 53 and enter the result.	\$	
		Part VI. ADDITIONAL EXPENSE	CLAIMS		
)	health month	Expenses. List and describe any monthly expenses, not otherwise and welfare of you and your family and that you contend should be ally income under § 707(b)(2)(A)(ii)(I). If necessary, list additional so your average monthly expense for each item. Total the expenses.	an additional deduction from	your curre	nt
		Expense Description	Monthly Amount		

		Part VII: VÉRIFICATION
61	both debt	under penalty of perjury that the information provided in this statement is true and correct. (If this a joint case, fors must sign.) Date: 9/19/2009 Signature: Juan Lorenzo Rodriguez, (pebtor)